

Information to identify the case:

Debtor 1	Raul A Bravo	Social Security number or ITIN	xxx-xx-0632
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Esmeraldo B Bravo	Social Security number or ITIN	xxx-xx-7614
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-26445-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raul A Bravo

Esmeraldo B Bravo

8/3/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raul A Bravo
 Esmeraldo B Bravo
 Debtors

Case No. 13-26445-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 20

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db/jdb	+Raul A Bravo, Esmeraldo B Bravo, 655 Palisade Rd, Union, NJ 07083-7710
aty	+Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
514102636	+Bank of New York, C/o Statebridge Company, 4600 S Syracuse St, Denver, CO 80237-2750
514102646	State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
514102647	+Stern & Eisenberg, PC, 1040 N Kings Highway, Ste 407, Cherry Hill, NJ 08034-1925
514102648	+Visions Fcu, 24 Mckinley Ave, Endicott, NY 13760-5491

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2018 23:40:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2018 23:40:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514289973	+E-mail/Text: bncmail@w-legal.com Aug 03 2018 23:41:05 ALTAIR OH XIII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514102641	EDI: CITICORP.COM Aug 04 2018 03:13:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
514102637	+EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
514311708	EDI: BL-BECKET.COM Aug 04 2018 03:13:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514102639	+EDI: CHASE.COM Aug 04 2018 03:13:00 Chase Mht Bk, Attn:Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850-5298
514102640	+EDI: CHASE.COM Aug 04 2018 03:13:00 Chase- Bp, Po Box 15298, Wilmington, DE 19850-5298
514102642	+EDI: RMSC.COM Aug 04 2018 03:13:00 Geerb/electronics Expo, Po Box 981439, El Paso, TX 79998-1439
514102643	+EDI: IRS.COM Aug 04 2018 03:13:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
514102644	+EDI: CBSKOHLS.COM Aug 04 2018 03:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
514404813	EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
514264113	EDI: Q3G.COM Aug 04 2018 03:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
514102645	+EDI: SEARS.COM Aug 04 2018 03:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
	TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	The Bank of New York Mellon Trust Company, Nationa
cr	The Bank of New York Mellon Trust Company, Nationa
514102638*	+Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
	TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2018 at the address(es) listed below:

Denise E. Carlson	on behalf of Creditor	The Bank of New York Mellon Trust Company, National Association as grantor trustee of the Protium Master Grantor Trust
		bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Harvey I. Marcus	on behalf of Debtor	Raul A Bravo him@lawmarcus.com
Harvey I. Marcus	on behalf of Joint Debtor	Esmeraldo B Bravo him@lawmarcus.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Aug 03, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com

Steven Eisenberg on behalf of Creditor The Bank of New York Mellon Trust Company, National
Association as grantor trustee of the Protium Master Grantor Trust bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 5